Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)
Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
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FUND FACT SHEET

Name of fund	**Sun Life Malaysia Islamic Global Sustainable Fund**
Features of fund	
Investment objective	This fund feeds into Nomura Global Shariah Sustainable Equity MYR Class A Fund ("target fund") with the objective to achieve long-term capital growth.
Investment strategy and approach	The target fund seeks to achieve its investment objective by investing a minimum of 70% of its Net Asset Value (NAV) in Shariah-compliant equities and Shariah-compliant equity-related securities such as Shariah-compliant American Depositary Receipts, Shariah-compliant Global Depositary Receipts, Shariah-compliant Non-Voting Depositary Receipts, Shariah-compliant Participatory Notes, Shariah-compliant rights issues and Shariah-compliant warrants listed in the global markets. Up to 30% of the target fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, Islamic deposits and/or held in cash for liquidity purposes. The target fund may also invest a maximum of 20% of the target fund's NAV in Islamic collective investment schemes to access investment opportunities which are not available through direct investment in Shariah-compliant equities and Shariah-compliant equity-related securities. As the target fund is a qualified Sustainable & Responsible Investment (SRI) Fund, the target fund invests a minimum of 67% of its NAV in Shariah-compliant investments which are in accordance with its sustainable investment objectives and strategies at all times. As such, the target fund will invests in Shariah-compliant businesses and/or Islamic collective investment schemes that provide a positive impact on the sustainable development of society in accordance to the United Nation Sustainable Development Goals ("UN SDGs"). This includes the screening, selection, monitoring and realisation of the investments. The manager and the Investment Advisor will adopt the following strategy to ensure that the Shariah-compliant companies which the target fund invests in are in line with the sustainable principles adopted and the overall impact of such investments is not inconsistent with any other sustainable principles: (a) Shariah-compliant companies that create high total value which is shared among all stakeholders in both monetary and non-monetary terms; (b) Shariah-compliant companies that demonstrate ethical business practices (i.e. they follow proper business policies and practices regarding issues such as corporate governance, bribery, discrimination, corporate social responsibility and fiduciary responsibilities) in respect of all employees, supply chain and customers alike; (c) Shariah-compliant companies that actively demonstrate socially responsible corporate governance and engage with the wider community, which is assessed by a combination of external research and data, and an internal assessment of any strengths and weaknesses of engagements conducted by the Investment Advisor's analyst team. Any income distribution from the target fund will be automatically reinvested back into the target fund. The total number of units will not change as a result of the reinvestment. Note: Investment Advisor refers to Nomura Asset Management U.K. Limited that is appointed by the manager.
Asset allocation	The asset allocation of the target fund is as follows: • Shariah-compliant equities and Shariah-compliant equity-related securities : Minimum 70% of Net Asset Value (NAV); and • Islamic money market instruments, Islamic deposits and/or held in cash: Maximum 30% of NAV.
Performance benchmark	Dow Jones Islamic Market Developed Markets Index
Fund manager	Nomura Asset Management Malaysia Sdn Bhd ("Nomura")
Fund launch date	01 June 2022
Fees and charges	
Fund management fee	Sun Life Malaysia does not impose any fund management fee on Sun Life Malaysia Islamic Global Sustainable Fund.
Other fees - external fund management fee	Up to 1.60% per annum fund management fee is applied on the target fund's NAV by Nomura, accrued on a daily basis.
Taxation	8% of the annual investment income.

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Fund performance

Notice: Past performance of the fund is not an indication of its future performance, which may differ. The fund performance is not guaranteed.

Table below shows the historical actual annual investment returns of the target fund versus its benchmark:

Year	Actual performance: Sun Life Malaysia Islamic Global Sustainable Fund	Performance based on NAVs: Nomura Global Shariah Sustainable Equity MYR Class A Fund	Benchmark: Dow Jones Islamic Market Developed Markets Index
2025	8.7%	9.4%	8.1%
2024	14.5%	16.2%	15.3%
2023	26.8%	31.2%	34.9%
2022	-1.5%*	0.1%	-2.0%
2021	N/A	N/A	27.2%
2020	N/A	N/A	25.2%
2019	N/A	N/A	30.2%
2018	N/A	N/A	-4.4%
2017	N/A	N/A	13.7%
2016	N/A	N/A	N/A

*Performance between 1 June 2022 - 31 December 2022
Source : Nomura Asset Management Malaysia (www.nomura-asset.com.my)
Update : as at 30 April 2026

This is strictly the performance of the investment-linked fund and not the returns earned on the actual contributions paid of the investment-linked plan.

Basis of calculation of past performance = $\left\{\left(\frac{X \text{ at EOY}}{X \text{ at BOY}}\right) - 1\right\} \times 100\%$

X = NAV for Sun Life Malaysia Islamic Global Sustainable Fund or its benchmark
EOY = Ending of year
BOY = Beginning of year

Risks

All investment carries some form of risks. The potential key risks include but are not limited to the following:

Returns not guaranteed	The investment of the fund is subject to market fluctuations and its inherent risk. There is **NO GUARANTEE** on the investment returns, nor any assurance that the target fund's investment objective will be achieved.
Market risk	The value of an investment will decrease or increase due to changes in market factors i.e. economic, political or other events that impact large portions of the market. Market risk cannot be eliminated, hence the target fund's investment portfolio may be prone to changing market conditions that may result in uncertainties and fluctuations in the value of the underlying of the target fund's investment portfolio, causing the NAV or prices of units to fluctuate.
Inflation risk	This is the risk of your investment in the target fund not growing or generating income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the nominal value of the investment in monetary terms has increased.
Manager's risk	This risk refers to the day-to-day management of the target fund by Nomura which will impact the performance of the target fund. For example, investment decisions undertaken by Nomura as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weakness in operational process and systems may adversely affect the performance of the target fund. In order to mitigate this risk, the implementation of internal controls and a structured investment process and operational procedures has been put in place by Nomura.
Country risk	The investment of the target fund may be affected by risk specific to the country in which it invests. Such risks include changes in the country's economic, social and political environment. The value of the assets of the target fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country in which the target fund invests.

Currency risk	As the base currency is denominated in USD and the investments of the target fund and the currency denomination of the classes may be denominated in other than USD, the investments of the target fund and the classes not denominated in USD are exposed to currency risk. Any fluctuation in the exchange rates between USD and the currencies in which the investments of the target fund are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency of the target fund, this will have an adverse effect on the NAV of the target fund in the base currency and vice versa. Any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. The impact of the exchange rate movement between the base currency of the target fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the base currency of the target fund. Any fluctuation in the exchange rates between USD and the currency denomination of the class (other than classes denominated in USD) will affect the unit holder's investments in those classes (other than classes denominated in USD). The impact of the exchange rate movement between the base currency and the currency denomination of the class (other than classes denominated in USD) may result in a depreciation of the unit holder's holdings as expressed in the base currency. In order to manage currency risk, Nomura may employ currency hedging strategies to fully or partially hedge the foreign currency exposure of the target fund's investments and/or the classes not denominated in USD. Currency hedging may reduce the effect of the exchange rate movement for the class being hedged but it does not entirely eliminate currency risk between the class and the base currency. The unhedged portion of the class will still be affected by the exchange rate movements and it may cause fluctuation of NAV of the class. You should note that if the exchange rate moves favourably, the class will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum size of entering into a hedging contract and the cost of hedging will be borne by the class being hedged and may affect returns of the class being hedged.
Default risk	Default risk relates to the risk that an issuer of an Islamic money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Islamic money market instruments. If the financial institution which the target fund places Islamic deposits with defaults in payment or become insolvent, the target fund may also suffer capital losses with regards to the capital invested and profits foregone, causing the performance of the target fund to be adversely affected. This could affect the value of the target fund as up to 30% of the NAV of the target fund or up to 33% of NAV of the target fund (if temporary defensive position is undertaken during adverse market condition) may be invested in Islamic deposits, Islamic money market instruments and/or held in cash.
Reclassification of Shariah-compliant status	Shariah-compliant securities and instruments held by the target fund are subject to periodic review by the Shariah Advisory Council (SAC) of the Securities Commission Malaysia (SC), SAC of BNM, the Shariah boards of the relevant Islamic indices or the Shariah Adviser. These securities and instruments may be reclassified as non-compliant during such reviews and the target fund may need to take the necessary steps to dispose of such security or instrument, upon the advice of the Shariah Adviser. Consequently, the target fund may realise some losses in the disposal of the same or there may be opportunity loss for the target fund as the target fund may not be permitted to retain excess capital gains derived from such disposal.
Sustainability risks	Sustainability risk means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment. The management of sustainability risk forms an important part of the due diligence process implemented by the Manager and the Investment Adviser. The Manager and the Investment Adviser aim to identify sustainability risks as part of its broader analysis of securities. For the purposes of the paragraphs in this section, the terms "sustainability" and "Environmental, Social and Governance ("ESG")" will be used interchangeably.

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Other information	
Target market	Suitable for investors who: • are seeking long term capital growth; • want a portfolio of Shariah compliant investments that provides positive impact on the sustainable development of society; • want to have portfolio with global exposure; and • has a moderate risk tolerance.
Pricing basis	Forward pricing, which means units are created and cancelled at the next valuation day upon the receipt of contribution and claims. To recoup the cost of acquiring and disposing of assets, a dilution or transaction cost adjustment may be made to the NAV to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.
Pricing frequency	Daily on Sun Life Malaysia business day.
Exceptional circumstances	Sun Life Malaysia may suspend the unit pricing and defer the payment of benefits, other than death and total and permanent disability benefits, subscription or redemption of units, switching of funds, under this contract for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange.

This fund fact sheet is prepared by the fund manager for informational purposes only. This document shall under no circumstances be construed as an offer to sell nor shall it be taken as a form of professional advice of any manner. The performance of the fund is not guaranteed and the value of investment and their derived income may increase or decrease. Past performance is not a guide to future or likely performance. Before investing into the fund, you should consider whether the fund meets your investment objective and risk appetite. Although the information in this document was compiled with due care and from reliable sources, Sun Life Malaysia does not guarantee its accuracy, completeness, correctness or timeliness for any particular purpose. Sun Life Malaysia reserves the right to change any information without giving any notice.